

ITMC 2015 Project Excellence Awards

Project Title: Customized Payment Solution

Agency: Montana State Fund (MSF)

Nominated by:

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Summary Paragraph:

The Customized Payment Solution application allows Montana State Fund (MSF) customers to pay their policyholder premium payments online using a credit/debit card or an electronic check (eCheck). Users of the application can either make a one-time payment or create an account in order to warehouse their payment information to make future payments or schedule automatic payments.

Project Description:

The Customized Payment Solution application was built in an effort to allow MSF customers the ability to make their policyholder premium payments online, as well as to allow the user the ability to make future payments and schedule automatic payments. The Customized Payment Solution is worthy of a coveted IT Excellence Award as it improved the net utility of all parties involved, the service is extraordinarily user friendly, and it has successfully and securely processed over \$20 million dollars' worth of transactions.

The process in place prior to the Customized Payment Solution was inefficient. It required users to physically mail their payments to MSF's office. While the process did achieve the desired goal, it had a variety of drawbacks. It required MSF to allocate labor towards processing payments, there was an inconvenient lag time between the sending of the payment and the completion of the payment, and the payment itself had an ever present danger of being lost in transit. The Montana State Fund recognized the inefficiencies and knew there was a better way. MSF teamed up with MI to improve their process.

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The new process, derived via the Customized Payment Solution, resulted in the benefit of all parties involved. The parties involved include MSF and the users who wish to pay their policyholder premiums. The application allows MSF customers to pay their policyholder premium payments online using a credit/debit card or by virtue of an electronic check (eCheck). Instead of users physically mailing their payments in, users are able to make payments online quickly and conveniently. The insured users are able to view their accepted payments instantaneously. MSF is no longer in a position in which its employees manually received and processed payments. MSF's resources can now be focused on other areas. By definition, the Custom Payment Solution, improved efficiency within the Montana State Fund office. Additionally, in order for users to want to use the service, it must be easy to use, and the Custom Payment Solution is very user friendly.

The solution that MSF developed is easy for the front end user to perform necessary functions. The user is able to either choose to make a one-time payment or login to the service via ePass Montana. If the user chooses to proceed on the one-time payment method, he/she is required to complete a minimal 4 pages prior to landing on the receipt page. The receipt is a clear cut, definitive acknowledgement by the system that the payment has been submitted. If the user registers and logs in via ePass, a mere 3 pages are required during the initial payment. Subsequent interactions between a registered user and the service results in even faster completion since pertinent information is saved for the convenience of the user. The user can even schedule the necessary payments to be completed on a predetermined basis. Registered users also have the capability to view past and future scheduled payments as well as retrieve receipts on demand. The web based service is so efficient that the user can make an indefinite amount of payments with only one session. Ultimately, the Customized Payment Solution helps citizens and MSF to be more productive.

The cost savings for the service were immense for MSF. The application launched on March 13, 2014. It required 334 hours to build, which amounts to an approximate value of \$35,000. MSF incurred a total development cost of \$0 by partnering with Montana Interactive and utilizing its self-funded model. A one-time investment of an estimated 85 hours of labor for the project was the cost to MSF. This time investment has long since paid for itself in the form of substantially lower payment processing hours. The Custom Payment Solution is so efficient that MSF's published content encourages users to pay online. Published content includes MSF's public facing website as well as physical material/bills that contain upcoming deadlines and/or payment due dates.

The Payment Solution has successfully and securely processed a sizeable amount of transactions. Since inception, approximately \$20,000,000 has been processed by virtue of approximately 12,000 transactions. In addition, the payment solution averages 1,500 page views per month. Security of its users is a paramount goal for both MSF and MI. Payment information is stored using security measures above and beyond the standard PCI requirements. The web based service is written in C# using the MVC framework. Entity Framework is used to connect to both a SQL Server and an Oracle database. MSF, partnering

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with MI, has been able to implement a quality application that makes life easier for both the citizens and the agency itself.

The Custom Payment Solution ensured that MSF successfully progressed into the 21st century. MSF was able to improve the internal efficacy of its processes and allow customers to experience a modern system in which payments can be made. The Custom Payment Solution is expected to continue benefitting MSF and the citizens of Montana for years to come.